

**Information to identify the case:**Debtor 1 Agata M Kawula

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7893**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Northern District of Illinois**Case number: **16-23486**

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Agata M Kawula  
aka Agata M OlbrzymekOctober 18, 2016**For the court:**Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy  
Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Northern District of Illinois

In re:  
Agata M Kawula  
Debtor

Case No. 16-23486-DRC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: bchavez  
Form ID: 318

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Oct 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2016.

db  
24968402 +Agata M Kawula, 22W274 Temple, Medinah, IL 60157-9504  
+BAYVIEW LOAN SERVICING, LLC AS AUTHORIZED SERVICING, c/o,  
MRPierce, LLC, d/b/a McCalla Raymer Pier, Bankruptcy Department, 1 N Dearborn, Suite 1300,  
Chicago, IL 60602-4321  
24731918 +Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
Saint Louis, MO 63179-0040  
24731922 +Pierce & Associates, 1 N. Dearborn, Suite 1300, Chicago, IL 60602-4373  
24731923 +Seterus Inc, 14523 Sw Millikan Way St, Beavertton, OR 97005-2352

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +EDI: QBPHELMS.COM Oct 19 2016 01:48:00 Brenda Porter Helms, ESQ, The Helms Law Firm, P.C.,  
3400 West Lawrence, Chicago, IL 60625-5104

24731912 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 19 2016 02:20:35  
Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor,  
Coral Gables, FL 33146-1837  
24731913 +E-mail/Text: bk@blittandgaines.com Oct 19 2016 02:18:59 Blitt & Gaines, P.C.,  
661 Glenn Ave., Wheeling, IL 60090-6017  
24731917 EDI: CITICORP.COM Oct 19 2016 01:49:00 Childrens Place/Citicorp Credit Services,  
Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195  
24731915 +EDI: CAPITALONE.COM Oct 19 2016 01:49:00 Capital One, Po Box 30285,  
Salt Lake City, UT 84130-0285  
24731914 +EDI: CAPITALONE.COM Oct 19 2016 01:49:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
24731919 +EDI: WFNNB.COM Oct 19 2016 01:49:00 Comenity Bank/Carsons, Po Box 182125,  
Columbus, OH 43218-2125  
24731920 +EDI: DISCOVER.COM Oct 19 2016 01:48:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
24731921 +E-mail/Text: bk@lendingclub.com Oct 19 2016 02:20:41 Lending Club Corp, 71 Stevenson St,  
Suite 300, San Francisco, CA 94105-2985  
24731924 +EDI: RMSC.COM Oct 19 2016 01:49:00 Synchrony Bank/AVB Buying Group, Po Box 965064,  
Orlando, FL 32896-5064  
24731925 EDI: USBANKARS.COM Oct 19 2016 01:49:00 Us Bank, 4325 17th Ave S, Fargo, ND 58125  
TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

24731916\* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Andrew J Nelson on behalf of Creditor BAYVIEW LOAN SERVICING, LLC AS AUTHORIZED SERVICING  
AGENT FOR FEDERAL NATIONAL MORTGAGE ASSOCIATION anelson@atty-pierce.com,  
northerndistrict@atty-pierce.com  
Arthur Czaja on behalf of Debtor 1 Agata M Kawula arthur@czajalawoffices.com  
Brenda Porter Helms, ESQ brenda.helms@albanybank.com, bhelms@ecf.epiqsystems.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Toni Townsend on behalf of Creditor BAYVIEW LOAN SERVICING, LLC AS AUTHORIZED SERVICING  
AGENT FOR FEDERAL NATIONAL MORTGAGE ASSOCIATION toni.townsend@pierceservices.com,  
northerndistrict@atty-pierce.com

TOTAL: 5